

PATENT #4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re the application of)

Kennard L. Wottowa et al.)

Application No. 09/551,238)

Filed: 4/17/00)

For: SYSTEM, METHOD AND ARTICLE)
OF MANUFACTURE FOR ACCOUNT)
AND CUSTOMER CREATION IN AN)
ON-LINE BANKING MODEL)

) Examiner: Not Assigned

) Art Unit: 2768

) Atty. Docket No.: AND1P692

) Date: September 12, 2000

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on September 12, 2000.

Signed: _____

Kimberly Main

RESPONSE TO NOTICE TO FILE MISSING PARTS

Assistant Commissioner for Patents
Attention: Box Missing Parts
Washington, D.C. 20231

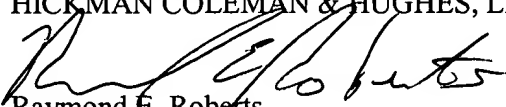
Sir:

In response to the Notice to File Missing Parts of Application--Filing Date Granted mailed May 17, 2000, Applicants hereby attach an original executed Declaration and Power of Attorney, an Assignment document, an Assignment Recordation Cover Sheet, and the copy of the Notice to be returned with this response. Applicants also request that a two-month extension of time be granted.

The Commissioner is authorized to charge any other fees that may be due to our Deposit Account No. 50-0797 (Order No. AND1P692). A copy of this sheet is enclosed for this purpose.

09/21/2000 RHARIS1 00000015 500797 09551238
01 FC:116 380.00 CH

Respectfully submitted,
HICKMAN COLEMAN & HUGHES, LLP


Raymond E. Roberts
Reg. No. 38,597

P.O. Box 52037
Palo Alto, CA 94303-0746
(408) 558-9950

Attorney Docket No. AND1P692

Section 3
\$
105

FORMALITIES LETTER



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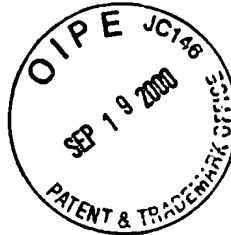
UNITED STATES DEPARTMENT OF
COMMERCE

Patent and Trademark Office

Address: COMMISSIONER OF PATENT AND TRADEMARKS
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/551,238	04/17/2000	KENNARD L WOTTOWA	AND1P692

23053
HICKMAN STEPHENS & COLEMAN
1901 SOUTH BASCOM AVENUE
SUITE 660
CAMPBELL, CA 95008



Date Mailed: 05/17/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

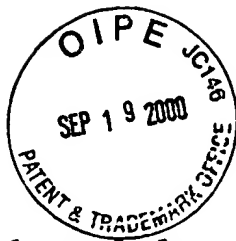
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

09/21/2000 RHARIS1 00000015 500797 09551238

02 FC:105 130.00 CH



Certificate of Acknowledgment of Execution of an Instrument

REPUBLIC OF SINGAPORE
(Country)
CITY OF SINGAPORE
(County and/or other political division)
EMBASSY OF THE UNITED
(County and/or other political division)
STATES OF AMERICA
(Name of foreign service office)

SS:

I, June E. Geake, Vice Consul
of the United States of America at Singapore, Republic of Singapore
duly commissioned and qualified, do hereby certify that on this 14th
day of August 2000, before me personally appeared Michael Henry
(DATE)

~~to me personally known and~~ known to me to be the individual--described in, whose
name is subscribed to, and who executed the annexed instrument, and being
informed by me of the contents of said instrument, he duly acknowledged to me
that he executed the same freely and voluntarily for the uses and purposes therein
mentioned.

[SEAL]

In witness whereof I have hereunto set my hand and
official seal the day and year last above written.

June E. Geake
June E. Geake

Vice consul of the United States of America

Signed on the date(s) indicated beside my (our) signature(s).

1) Signature: _____ Date: _____
Typed Name: Kennard L. Wottowa

County of _____,)
) ss.
State of _____,)

On this _____ day of _____, in the year 2000, before me, _____, personally appeared Kennard L. Wottowa, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

(SEAL)

Signature _____)

2) Signature: _____
Typed Name: Michael Henry

Date: 14. Aug 2000

County of _____,)
) ss.
State of ~~xxxxxxx~~ _____,)
**REPUBLIC OF SINGAPORE
CITY OF SINGAPORE
EMBASSY OF THE
UNITED STATES OF AMERICA**) s.s.

On this 14th day of August, in the year 2000, before me, Vice Consul, personally appeared Michael Henry, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity(ies), and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

(SEAL)

Signature June E. Geake
**June E. Geake
Vice Consul of the
United States of America**